

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Brian Clapper
 Charlotte Negus Clapper
 Debtors

Case No. 11-17669-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db	+Brian Clapper, 25 Walnel Drive, Royersford, PA 19468-1122
jdb	+Charlotte Negus Clapper, 110 Mulberry Court, Collegeville, PA 19426-2980
13476464	+Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284
13651339	+Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
12649895	+Stephen J. Ross, Esq., Law Office of Stephen Ross, P.C., 152 E. High St., Suite 100, Pottstown, PA 19464-5480
13307547	eCAST Settlement Corporation, PO BOX 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Oct 22 2016 02:18:44 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 22 2016 02:17:42 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 22 2016 02:18:22 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12575638	EDI: HNDA.COM Oct 22 2016 01:53:00 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
12564324	EDI: BANKAMER2.COM Oct 22 2016 01:53:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
12642391	+EDI: OPHSUBSID.COM Oct 22 2016 01:53:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12669037	+EDI: OPHSUBSID.COM Oct 22 2016 01:53:00 Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12576368	+EDI: TSYS2.COM Oct 22 2016 01:53:00 Department Stores National Bank/Bloomington, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
12576369	+EDI: TSYS2.COM Oct 22 2016 01:53:00 Department Stores National Bank/Bloomington Visa, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
12811757	EDI: AIS.COM Oct 22 2016 01:58:00 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
12775337	EDI: RESURGENT.COM Oct 22 2016 01:58:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12682631	EDI: PRA.COM Oct 22 2016 01:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
12662273	+EDI: NAVIENTFKASMSERV.COM Oct 22 2016 01:53:00 Sallie Mae Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2016 at the address(es) listed below:

ALLISON FRANCES ZUCKERMAN	on behalf of Creditor	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP paeb@fedphe.com
ANDREW F GORNALL	on behalf of Creditor	Bank of America, N.A. agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
D. TROY SELLARS	on behalf of Creditor	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP D.Troy.Sellars@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP paeb@fedphe.com
JOSEPH L QUINN on behalf of Debtor Brian Clapper CourtNotices@sjr-law.com
JOSEPH L QUINN on behalf of Joint Debtor Charlotte Negus Clapper CourtNotices@sjr-law.com
MARISA MYERS COHEN on behalf of Creditor Bank of America, N.A. mcohen@mwclaw.com
STEPHEN J ROSS on behalf of Debtor Brian Clapper CourtNotices@SJR-Law.com
STEPHEN J ROSS on behalf of Joint Debtor Charlotte Negus Clapper CourtNotices@SJR-Law.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:			
Debtor 1	Brian Clapper		
	First Name	Middle Name	Last Name
Debtor 2	Charlotte Negus Clapper		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	11-17669-jkf		
	Social Security number or ITIN	xxx-xx-1269	
	EIN	-- --	
	Social Security number or ITIN	xxx-xx-9218	
	EIN	-- --	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Clapper

Charlotte Negus Clapper

10/20/16

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.